

**UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN**

UNITED STATES OF AMERICA,                      CIVIL ACTION NO.:

Plaintiff,                      HONORABLE:

vs.

GEORGE E. CANNON JR.

Defendant,

<b>COMPLAINT</b>
------------------

TO THE HONORABLE UNITED STATES DISTRICT COURT JUDGE:

The United States of America, plaintiff, alleges that:

**Jurisdiction**

1.        This court has jurisdiction over the subject matter of this action pursuant to Article III, Section 2, U.S. Constitution and 28 U.S.C. § 1345.

**Venue**

2.        The defendant is a resident of Wayne County, Michigan within the jurisdiction of this Court and may be served with service of process at 8626 Artesian Detroit, MI 48228.

**The Debt – Account No. 1999A18105**

3. The debt owed to the United States of America is as follows:

A. Current Principal ( <i>after application of all prior payments, credits, and offsets</i> )	\$2,229.78
B. Capitalized Interest Balance and Accrued Interest as of March 16, 2018	\$3,651.76
C. Accrued Interest since March 16, 2018	\$ 62.72
Owed	\$5,843.26

**The Debt – Account No. 1999A14386**

4. The debt owed to the United States of America is as follows:

A. Current Principal ( <i>after application of all prior payments, credits, and offsets</i> )	\$3,110.33
B. Current Capitalized Interest Balance and Accrued Interest as of March 16, 2018	\$6,582.29
C. Accrued Interest since March 16, 2018	\$ 142.79
Owed	<u>\$9,835.41</u>
<b>Total Owed</b>	<b>\$15,778.67</b>

The Certificates of Indebtedness, attached as Exhibit “A and B”, shows the total owed excluding attorney’s fees and CIF charges. The principal balance and interest balance shown on the Certificate of Indebtedness is correct as the date of the Certificate of Indebtedness after application of all prior payments, credits and offsets. For account 1999A18105 prejudgment interest accrues at the rate of 5.590% per annum and for account 1999A14286 prejudgment interest accrues at

the rate of 8.00% per annum.

**Failure to Pay**

5. Demand has been made upon the defendant for payment of the indebtedness, and the defendant has neglected and refused to pay the same.

WHEREFORE, USA prays for judgment:

D. For the sums set forth in paragraph 3 above, plus prejudgment interest through the date of judgment, all administrative costs allowed by law, and post-judgment interest pursuant to 28 U.S.C. § 1961 and that interest on the judgment be at the legal rate until paid in full;

E. For attorney's fees to the extent allowed by law;

F. Filing fee of \$400.00 as premitted by 28 U.S.C. § 2412(a)(2);

and,

G. For such other relief which the Court deems proper.

Respectfully submitted,

By: /s/ Craig S. Schoenherr, Sr.  
CRAIG S. SCHOENHERR, SR. (P32245)  
Attorney for Plaintiff  
O'Reilly Rancilio PC  
12900 Hall Rd Ste 350  
Sterling Heights, MI 48313  
Phone: (586) 726-1000  
Fax: (586) 726-1560  
[cschoenherr@orlaw.com](mailto:cschoenherr@orlaw.com)

U. S. DEPARTMENT OF EDUCATION  
SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #2 OF 2

George E. Cannon, Jr.  
8626 Artesian St  
Detroit, MI 48228-3006  
Account No. xxx-xx-7549

I certify that U. S. Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 03/16/18.

On or about 07/11/88 the borrower executed promissory note(s) to secure loan(s) of \$1,635.00 from Pennbank (St. Paul, MN). This loan was disbursed for \$1,635.00 on 08/12/88 at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by Higher Education Assistance Foundation, and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. § 1071 *et seq.* (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The borrower defaulted on the obligation on 07/31/90, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$2,229.78 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the borrower. The guarantor was unable to collect the full amount due, and on 06/24/93, assigned its right and title to the loan to the Department.


Since the assignment of the loan, the Department has credited a total of \$0.00 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the borrower now owes the United States the following:

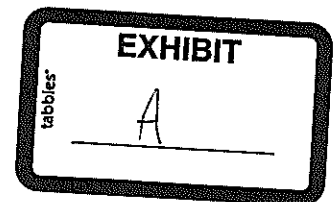
Principal:	\$ 2,229.78
Interest:	\$ 3,651.76
Total debt as of 03/16/18:	\$ 5,881.54

Interest accrues on the principal shown here at the current rate of 4.47% and a daily rate of \$0.27 through June 30, 2018, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. § 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 03/16/18

  
Christopher Bolander  
Loan Analyst/Litigation Support



GUARANTEED STUDENT LOAN (GSL) APPLICATION PROMISSORY NOTE

SECTION A - TO BE COMPLETED BY BORROWER (PRINT NAME, PHONE NUMBER, OR TYPE)

NAME OF BORROWER: **CANNON Jr, GEORGE E** SOLV. SECURITY NUMBER: **7549** WHEN WERE YOU BORN? **66**

PERMANENT HOME PHONE: **(313) 582-3853**

DETROIT, MICHIGAN 48228

STATE: **MICHIGAN** LICENSE NUMBER: **760** STATE IN WHICH LICENSED: **MICHIGAN**

8626 ARTESIAN, DETROIT, MICHIGAN 48228

LOAN AMOUNT REQUESTED: **12625** LOAN PERIOD: **8** **88** **10** **88**

SECTION B - TO BE COMPLETED BY BORROWER (PRINT NAME, PHONE NUMBER, OR TYPE)

NAME OF BORROWER: **Eldon P. Kears** ADDRESS: **17407 WASHBURN** CITY: **DETROIT, MI 48221** PHONE: **(313) 342-2170**

NAME OF BORROWER: **Willetta Bates** ADDRESS: **9500 BRACE** CITY: **DETROIT, MI 48228** PHONE: **(313) 272-6267**

NAME OF BORROWER: **MAXINE BATES** ADDRESS: **14725 JOY RD.** CITY: **DETROIT, MI 48228** PHONE: **(313) 581-7468**

SECTION C - TO BE COMPLETED BY SCHOOL

NAME OF SCHOOL: **LAWTON SCHOOL** ADDRESS: **660 PLAZA DR. DETROIT, MI 48226** PHONE: **(313) 961-7936** SCHOOL CODE: **012846**

SECTION D - TO BE COMPLETED BY BORROWER

NAME OF BORROWER: **George E. Cannon Jr.** ADDRESS: **8626 ARTESIAN, DETROIT, MI 48228** PHONE: **(313) 582-3853**

SECTION E - TO BE COMPLETED BY BORROWER

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SECTION I - TO BE COMPLETED BY BORROWER

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SECTION J - TO BE COMPLETED BY BORROWER

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SECTION Z - TO BE COMPLETED BY BORROWER

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Parrbank, o/b Loan Origination Center

LOAN NUMBER: 800854

P.O. Box 64788, St. Paul, MN 55164-0788 (612) 291-8480

SECTION D - TO BE COMPLETED BY BORROWER

APP. REVIEW

AUG 09 1988

REVIEWED BY

GSL PROMISSORY NOTE

### G. FORCE RANGE

AFFIX TO BACK OF PROMISSORY NOTE

Pay to the order of Higher Education Assistance Foundation ("HEAF") without recourse, provided, however, notwithstanding this indorsement without recourse, the undersigned hereby expressly

## 1. Warranting the

- b) the undersigned is not in default under the terms of that certain Lender Agreement for Guarantee of Student loans with Federal Reinsurance ("Lender Agreement") between it and HEAF, in accordance with which payment of the indebtedness evidenced by this instrument was guaranteed by HEAF

2. Disclaims the implied warranty that it has no knowledge of any insolvency proceeding instituted with respect to the maker of this instrument and instead warrants that to the extent it has knowledge of any such proceeding it has disclosed the same to HEAF, but no other implied warranties are hereby disclaimed.

3 Acknowledges that

- a) upon payment in full by HEAF of the claim submitted by the undersigned pursuant to the aforesaid Lender Agreement, HEAF will have discharged all of its obligations to the undersigned arising out of said Lender Agreement; and
- b) notwithstanding payment by HEAF of the undersigned's claim and acceptance by HEAF of transfer of this instrument in consideration thereof, HEAF has not waived any rights that it may have against the undersigned pursuant to the terms of the aforesaid Lender Agreement.

SIGNATURE *Karen Mosley*  
X  
TITLE HSCA Claims Supervisor DATE JUL 18 1997

1. 1940年10月1日，国民党政府宣布迁都重庆，这是中国历史上第一次大规模的人口内迁。2. 1941年12月7日，珍珠港事件爆发，美国正式对日本宣战，太平洋战争爆发。3. 1942年1月1日，中、美、英、苏四国在华盛顿签署《联合国家宣言》，标志着世界反法西斯同盟的正式形成。4. 1943年7月，中、美、英三国在开罗举行会议，发表《开罗宣言》，规定日本必须归还其侵华所得之领土。5. 1945年4月，中、美、英、苏四国在雅尔塔举行会议，讨论战后国际秩序。6. 1945年8月15日，日本宣布无条件投降，第二次世界大战结束。7. 1945年9月2日，日本在东京湾的密苏里号战列舰上正式签署投降书。8. 1945年10月25日，中国政府正式接收台湾，恢复行使主权。9. 1946年1月，中、美、英、苏四国在旧金山召开联合国国际组织会议，通过《联合国宪章》。10. 1946年6月，国民党政府与中国共产党在重庆举行谈判，签署《双十协定》。11. 1947年10月，联合国大会通过决议，决定在巴勒斯坦地区分别建立犹太国家和阿拉伯国家。12. 1948年1月，国民党政府宣布迁都南京，这是中国历史上第二次大规模的人口内迁。13. 1949年10月1日，中华人民共和国成立，这是中国历史上第一次大规模的人口内迁。14. 1949年12月，国民党政府迁往台湾，这是中国历史上第二次大规模的人口内迁。15. 1950年6月，朝鲜战争爆发，这是中国历史上第一次大规模的人口内迁。16. 1950年10月，中国人民志愿军入朝作战，这是中国历史上第一次大规模的人口内迁。17. 1953年7月，朝鲜战争结束，这是中国历史上第一次大规模的人口内迁。18. 1954年4月，中、美、英、苏四国在日内瓦举行会议，讨论朝鲜半岛问题。19. 1955年4月，中、苏、美、英、法五国在日内瓦举行会议，讨论印度支那问题。20. 1956年2月，苏共二十大召开，这是中国历史上第一次大规模的人口内迁。21. 1956年9月，中共八大召开，这是中国历史上第一次大规模的人口内迁。22. 1957年10月，苏联发射第一颗人造地球卫星，这是中国历史上第一次大规模的人口内迁。23. 1958年5月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。24. 1959年6月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。25. 1960年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。26. 1961年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。27. 1962年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。28. 1963年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。29. 1964年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。30. 1965年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。31. 1966年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。32. 1967年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。33. 1968年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。34. 1969年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。35. 1970年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。36. 1971年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。37. 1972年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。38. 1973年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。39. 1974年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。40. 1975年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。41. 1976年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。42. 1977年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。43. 1978年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。44. 1979年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。45. 1980年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。46. 1981年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。47. 1982年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。48. 1983年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。49. 1984年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。50. 1985年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。51. 1986年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。52. 1987年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。53. 1988年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。54. 1989年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。55. 1990年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。56. 1991年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。57. 1992年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。58. 1993年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。59. 1994年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。60. 1995年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。61. 1996年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。62. 1997年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。63. 1998年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。64. 1999年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。65. 2000年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。66. 2001年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。67. 2002年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。68. 2003年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。69. 2004年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。70. 2005年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。71. 2006年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。72. 2007年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。73. 2008年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。74. 2009年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。75. 2010年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。76. 2011年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。77. 2012年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。78. 2013年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。79. 2014年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。80. 2015年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。81. 2016年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。82. 2017年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。83. 2018年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。84. 2019年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。85. 2020年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。86. 2021年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。87. 2022年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。88. 2023年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。89. 2024年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。90. 2025年1月，中共八届十二中全会召开，这是中国历史上第一次大规模的人口内迁。

• **DRUGS**

[illegible][illegible]

1. The first part of the document is a list of names and addresses, which appears to be a directory or a list of contacts. The names are written in a cursive script, and the addresses are listed below them.

1. The first part of the document discusses the importance of maintaining accurate records of all transactions.

2. It also highlights the need for regular audits to ensure compliance with financial regulations.

3. Furthermore, it emphasizes the role of transparency in building trust among stakeholders.

4. Finally, it concludes by stating that robust internal controls are essential for long-term success.

The above letter is given, dated 10/10/1968, to the following persons:

[illegible][illegible]

1. 本行在 2015 年 12 月 31 日及 2016 年 12 月 31 日，均无因提供担保而形成的或有负债。

## LATE CHARGES

1. The first part of the document is a letter from the President of the United States to the Congress, dated January 1, 1861. It is a formal communication, and it is written in a very formal and dignified style. The President begins by addressing the Congress, and then he proceeds to discuss the state of the Union. He mentions the progress of the country, the state of the economy, and the state of the military. He also mentions the state of the relations with other countries. The letter is very long, and it covers a wide range of topics. It is a very important document, and it is one of the most important documents in the history of the United States. It is a document that has been read and studied by many people, and it is a document that has been praised and admired by many people. It is a document that is full of wisdom and insight, and it is a document that is full of courage and determination. It is a document that is a testament to the greatness of the United States, and it is a document that is a testament to the greatness of the President of the United States.

## CREDIT BUREAU NOTIFICATION

[illegible]

## REFERENCES

[illegible]

ROCK CENTER, MINN.

[illegible][illegible]

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U. S. DEPARTMENT OF EDUCATION  
SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #1 OF 2

George E. Cannon, Jr.  
8626 Artesian St  
Detroit, MI 48228-3006  
Account No. xxx-xx-7549

I certify that U. S. Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 03/16/18.

On or about 07/11/88 the borrower executed promissory note(s) to secure loan(s) of \$2,625.00 from Pennbank (St. Paul, MN). This loan was disbursed for \$2,625.00 on 08/12/88 at 8.00% interest per annum. The loan obligation was guaranteed by Higher Education Assistance Foundation, and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. § 1071 *et seq.* (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The borrower defaulted on the obligation on 06/02/91, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$3,110.33 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the borrower. The guarantor was unable to collect the full amount due, and on 05/13/93, assigned its right and title to the loan to the Department.


Since the assignment of the loan, the Department has credited a total of \$0.00 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the borrower now owes the United States the following:

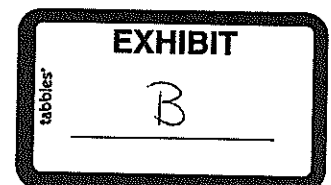
Principal:	\$ 3,110.33
Interest:	\$ 6,582.29
Total debt as of 03/16/18:	\$ 9,692.62

Interest accrues on the principal shown here at the rate of \$0.68 per day.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 03/16/18

  
Christopher Bolander  
Loan Analyst/Litigation Support



HIGHER EDUCATION ASSISTANCE FOUNDATION  
 BOX 64107 • ST. PAUL, MN 55164

Lender completes application,  
 mail HEAF copy only to *HEAF address*

LENDER COPY

SUPPLEMENTAL LOAN FOR  
 STUDENTS (SLS) APPLICATION/  
 PROMISSORY NOTE

SECTION A - TO BE COMPLETED BY BORROWER (PRINT IN INK-PRESS FIRMLY-OR TYPE)

1. NAME (NO NICKNAMES) <b>CANNON JR. GEORGE M E.</b>		2. SOCIAL SECURITY NUMBER <b>7549</b>	3. WHEN WERE YOU BORN? MO <b>7</b> DAY <b>11</b> YR <b>66</b>
4. PERMANENT ADDRESS <b>3626 ARTESIAN</b>		5. PERMANENT HOME PHONE <b>(313) 582-3859</b>	
CITY <b>DETROIT</b>		STATE <b>MICHIGAN</b>	ZIP <b>48228</b>
6. CITIZENSHIP STATUS (CHECK ONE) <input checked="" type="checkbox"/> U.S. CITIZEN OR NATIONAL <input type="checkbox"/> PERMANENT RESIDENT OR OTHER ELIGIBLE ALIEN		7. PERMANENT RESIDENT OF WHICH STATE <b>MICHIGAN</b>	8a. DRIVER LICENSE NUMBER (IF YOU DO NOT HAVE A LICENSE, PRINT "NONE" AND GO TO 9) <b>C-760</b>
8b. STATE IN WHICH ISSUED <b>MICHIGAN</b>		9. ADDRESS WHILE IN SCHOOL (STREET, CITY, STATE, ZIP) <b>3626 ARTESIAN DETROIT MICHIGAN 48228</b>	
10. PHONE AT SCHOOL ADDRESS <b>(313) 582-3859</b>	11. MAJOR COURSE OF STUDY: SEE INSTRUCTIONS IN APP BOOKLET <b>15</b>	12. LOAN AMOUNT REQUESTED <b>\$ 1635.00</b>	13. PERIOD LOAN WILL COVER FROM MO <b>8</b> TO MO <b>10</b> YR <b>88</b>

OR LOAN INFORMATION

14. DO YOU HAVE ANY PRIOR UNPAID SLS (ALAS) PLUS LOANS? <input checked="" type="checkbox"/> YES (GO TO 14b) <input type="checkbox"/> NO (GO TO 18a)	14b. IF YES, TOTAL UNPAID PRINCIPAL BALANCE \$	15. UNPAID PRINCIPAL BALANCE OF MOST RECENT SLS (ALAS) \$	16. GRADE LEVEL OF MOST RECENT SLS (ALAS); SEE INSTRUCTIONS IN APP BOOKLET	17. LOAN PERIOD START DATE OF MOST RECENT SLS (ALAS)
18. DO YOU HAVE ANY PRIOR UNPAID GSL PLUS LOANS? <input checked="" type="checkbox"/> YES (GO TO 18b) <input type="checkbox"/> NO (GO TO 19a)	18b. IF YES, TOTAL UNPAID PRINCIPAL BALANCE \$	19a. DO YOU HAVE ANY UNPAID PLUS LOANS IF YOU BORROWED AS A PARENT? <input type="checkbox"/> YES (GO TO 19b) <input checked="" type="checkbox"/> NO (GO TO 20)	19b. IF YES, TOTAL UNPAID PRINCIPAL BALANCE OF PLUS LOANS	20. HAVE YOU EVER DEFAULTED ON A GSL, SLS (ALAS), PLUS, PERKINS, CONSOLIDATED, OR INCOME CONTINGENT LOAN? <input type="checkbox"/> YES (GIVE DETAILS ON SEPARATE SHEET) <input checked="" type="checkbox"/> NO

REFERENCES (YOU MUST PROVIDE THREE DIFFERENT NAMES, WITH DIFFERENT U.S. ADDRESSES AND PHONE NUMBERS)

21a. NAME <b>WILLIEA BATES</b> STREET <b>9560 BRACE 201#</b> CITY, STATE, ZIP <b>DETROIT MICHIGAN 48228</b> PHONE <b>(313) 272-0267</b>	21b. NAME <b>ELDON PICKENS</b> STREET <b>17409 WASHBURN</b> CITY, STATE, ZIP <b>DETROIT MICHIGAN 48228</b> PHONE <b>(313) 342-2170</b>	21c. NAME <b>MAXINE BATES</b> STREET <b>14725 JOY RD.</b> CITY, STATE, ZIP <b>DETROIT MICHIGAN 48228</b> PHONE <b>(313) 581-7468</b>
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IF YOU QUALIFY FOR A DEFERMENT, DO YOU WISH TO DEFER PRINCIPAL PAYMENTS WHILE IN SCHOOL? (IF YES, GO TO 23; IF NO, GO TO 24a)

☒ YES ☐ NO

23. YOUR LENDER MAY ALLOW THE INTEREST TO ACCRUE AND CAPITALIZE IT DURING THE DEFERMENT, OR YOUR LENDER MAY COLLECT THE INTEREST FROM YOU IN PERIODIC INSTALLMENTS. IF YOUR LENDER GIVES YOU A CHOICE, WHICH DO YOU PREFER?

☒ ACCRUE; CAPITALIZE  
☐ PERIODIC INSTALLMENT PAYMENTS

NOTE TO BORROWER: You must read the additional Promissory Note terms and the Borrower's Certification on the reverse side before signing this Promissory Note. PROMISE TO PAY: I promise to pay to the order of my lender the entire Loan Amount stated shown above, to the extent that it is advanced to me, including the Guarantee Fee and Interest on the unpaid principal balance, subject to the terms and conditions described on the reverse side of this Promissory Note and to the terms and conditions stated in the Disclosure Statement that will be provided to me no later than the time of the first disbursement of this loan. I have read, I understand, and I agree to the Borrower's Certification on the reverse side of this Promissory Note. I understand that this Promissory Note. I will not sign it before reading all of its provisions, even if otherwise advised. I am entitled to a copy of this Promissory Note. By signing this Promissory Note I acknowledge that I have received an exact copy of it.

SIGNATURE OF BORROWER (APPLICATION CANNOT BE PROCESSED WITHOUT SIGNATURE)

**George E. Cannon Jr.**

24b. DATE BORROWER SIGNED  
MO **7** DAY **11** YR **88**

SECTION B - TO BE COMPLETED BY SCHOOL

NAME OF SCHOOL <b>LAWTON SCHOOL</b>	27. PHONE <b>(313) 961-7936</b>	28. SCHOOL CODE <b>012846</b>
ADDRESS (STREET, CITY, STATE, ZIP) <b>660 PLAZA DR. 48228 DETROIT, MI 48226</b>	29. <b>0005</b>	

31. PERIOD LOAN WILL COVER FROM MO <b>8</b> DAY <b>1</b> YR <b>88</b> TO MO <b>10</b> DAY <b>28</b> YR <b>88</b>	32. STUDENT'S GRADE LEVEL (CHECK ONE) CORRESP <input type="checkbox"/> UNDERGRAD <input checked="" type="checkbox"/> <b>2</b>	33. ANTICIPATED GRADUATION DATE MO <b>10</b> DAY <b>28</b> YR <b>88</b>
34. WILL THE BORROWER BE ENROLLED FULL-TIME DURING THE LOAN PERIOD? <input checked="" type="checkbox"/> YES UNTIL (DATE) <b>10/28/88</b> <input type="checkbox"/> NO	35. STUDENT STATUS <input type="checkbox"/> DEPENDENT <input checked="" type="checkbox"/> INDEPENDENT	36. COST OF ATTENDANCE FOR LOAN PERIOD \$ <b>5520</b>
37. ESTIMATED FINANCIAL AID FOR LOAN PERIOD \$ <b>2625</b>	38. DIFFERENCE (ITEM 36 LESS ITEM 37) OR LEGAL MAXIMUM \$ <b>2895</b>	

39. SUGGESTED DISBURSEMENT DATE MO <b>8</b> DAY <b>1</b> YR <b>88</b>	40. WILL THE STUDENT ATTEND A FOREIGN SCHOOL? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	41. SCHOOL USE ONLY <b>AUDREY GAYLOR</b> <b>DIRECTOR OF FINANCIAL AID</b>
42a. SIGNATURE OF SCHOOL OFFICIAL <b>Audrey Gaylor</b>	42b. DATE SIGNED MO <b>8</b> DAY <b>4</b> YR <b>88</b>	42c. PRINT NAME AND TITLE <b>AUDREY GAYLOR</b> <b>DIRECTOR OF FINANCIAL AID</b>

SECTION C - TO BE COMPLETED BY LENDER

NAME OF LENDER <b>PENNBANK</b>	45. LENDER CODE <b>809854</b>	46. BRANCH CODE
ADDRESS (STREET, BUILDING) <b>P.O. Box 64786 St. Paul, MN 55164-0788</b>	47.	48.
CITY, STATE, ZIP <b>(612) 291-8460</b>	49. TOTAL LOAN AMOUNT APPROVED <b>.00</b>	50. DISBURSEMENT DATE MO <b>10</b> DAY <b>1</b> YR <b>88</b>
NUMBER OF MONTHLY INSTALLMENTS <b>38</b>	52. DUE DATE OF FIRST PAYMENT MO <b>10</b> DAY <b>1</b> YR <b>88</b>	53. LENDER ACCOUNT NUMBER
SIGNATURE OF LENDING OFFICIAL		54. LENDER USE ONLY
55b. DATE SIGNED MO <b>10</b> DAY <b>1</b> YR <b>88</b>	55c. PRINT NAME AND TITLE	

SECTION D - TO BE COMPLETED BY HEAF

56. HEAF USE ONLY <b>AUG 09 1988</b>	57. PROMISSORY NOTE STATUS <b>P</b>	58. CREDIT APPROVAL
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CANNON JR, GEORGE, E  
 CLAIM NO 1993090385253 06-24-93  
 SSN **7549** ID **1**

REVIEWED #15

**SLS PROMISSORY NOTE****A. PROMISE TO PAY**

The Interest and Guarantee Fee rates and terms (mentioned in the Promise to Pay on the front of this application/promissory note) are:

1. Interest. For a PLUS or SLS loan made for a period of enrollment beginning prior to July 1, 1987, the applicable interest rate is 12% per year. For loans made for periods of enrollment beginning on or after July 1, 1987, the interest will be equivalent to interest on the Loan Amount shown on the front of this application/promissory note, at a variable rate not to exceed 12 percent per year. The interest rate will be determined annually and will be disclosed to me prior to disbursement of my loan. The interest rate for any year will be the rate published for that year by the U.S. Department of Education for variable rate PLUS and SLS loans.

2. Guarantee Fee.

HEAF may charge a fee to guarantee my loan. The amount of any fee charged by HEAF, applicable regulations and HEAF Rules and Regulations. The Guarantee Fee will be deducted from my check. I understand that this fee will not be added to or except for the amount attributable to any disbursement. I do not receive a refund of the lender's option, be applied to my loan balance or be returned to me. My loan disclosure statement will show the actual guarantee fee charged.

**B. DISCLOSURE OF LOAN INFORMATION**

I understand that before I receive my loan, my lender will send me a loan disclosure statement that identifies all the terms of my loan.

**C. GENERAL**

I understand that the lender has applied for guarantee coverage of this loan through Higher Education Assistance Foundation (HEAF) and because of this, the loan is subject to the terms of this Promissory Note will be interpreted in accordance with, Title IV, Part C of the Higher Education Act of 1965, as amended, ("the Act"), federal regulations under the Act, and the Rules and Regulations of HEAF. To the extent not governed by federal law, this Note shall be governed by the laws of the jurisdiction in which the lender is located.

**D. REPAYMENT**

1. I understand I can either defer principal payments while in school or begin repay immediately. These options are described below and my choice is indicated in #22 on front of this application/promissory note.

**Deferred Repayment.** If I answer YES to #22, I wish to defer repayment of loan principal until after I graduate or leave school. In the HEAF application information booklet, (By the repayment period on this loan begins when the loan is disbursed with the first payment due within 60 days of disbursement.) However, during the period of deferment, interest is at my lender's option, and in accordance with the terms and conditions on the disclosure statement:

a. be paid by me in installments, or  
b. accrue and be added to the principal amount of the loan (capitalized), no more often than quarterly, in accordance with laws and regulations governing the PLUS and SLS program. I will contact the lender prior to expiration of the period of deferment to negotiate the terms of repayment. If I neglect to do so, I authorize the lender to establish repayment terms within the guidelines set forth in Paragraph 2 of this Section, without my further approval; however my lender must inform me of the terms in writing at the latest address which I have provided to the lender.

**Immediate repayment.** If I answer NO to #22, I agree to begin repaying loan principal interest within 60 days of disbursement.

2. I will repay this loan within 10 years of the date of this Note, over a repayment period I generally lasts at least 5 years but no more than 10 years. However, the following exceptions to these rules apply:

a. The lender may require a repayment period shorter than 5 years if this is necessary to ensure that during each year of the repayment period I—or, if both my spouse and I in the PLUS or SLS program loans outstanding, we—pay toward principal and interest less \$600 or the unpaid principal balance of all such loans (plus interest) whichever is less. b. If I qualify for any deferment period described under Deferment in this Note, or if the lender grants "forbearance", those periods will not be included in the 5- and 10-year periods mentioned above.

3. The particular terms and conditions of repayment that apply to this loan will be set forth in the loan disclosure statement that the lender will provide to me.

4. My obligation to repay this loan shall be cancelled if I die or become totally and permanently disabled.

**E. PREPAYMENT**

At my option and without penalty, I may prepay at any time all or any part of the unpaid principal balance of this Note. In the event of prepayment, I will be entitled to a refund of any unearned interest which I have paid. The amount of any such refund will be computed on the same method by which interest payments were computed.

**F. DEFERMENT OF PAYMENT**

In certain instances authorized by the Act, the lender may agree to make a deferment of payment under Repayment in this Note may be deferred. The instances are described in the HEAF application information booklet. If I agree to such deferment, I agree to comply with the most recent federal regulations and the Rules and Regulations of HEAF. I understand that during the period of deferment, interest will be added to the principal balance of the loan. I will remain responsible for payment of interest during any period of deferment to which my lender may, (a) collect from me on a periodic basis or (b) add to the principal balance of the loan.

**G. FORBEARANCE**

If I am unable to repay this loan in accordance with the terms established under Repayment in this Note, I may request that the lender modify the terms. I understand that such modification would be at the lender's option and would have to be in compliance with the Act, federal regulations under the Act, and the Rules and Regulations of HEAF. I understand that a modification of repayment terms under this Section is different from Deferment as described in this Note and that during this period I will remain responsible for payment of interest, which the lender may (a) collect from me on a periodic basis or (b) add to the principal balance of this loan.

**H. DEFAULT**

Definition—I understand that under the Act, and HEAF Rules and Regulations, any of the following events is a default:

- failing to make any installment payment when due, provided that this failure persists for 180 days for a loan repayable in monthly installments or 240 days for a loan repayable in less frequent installments;
- making any false representation for the purpose of obtaining this loan;
- using the loan proceeds for other than educational purposes;
- failing to enroll in the school that completed the application for the time identified as my loan period;
- not notifying the lender immediately if I (a) drop to less than a half-time student, (b) change my graduation date, (c) change my name, or (d) change my permanent address.

2. Consequences of default—If I default on this loan:

**AFFIX TO BACK OF PROMISSORY NOTE**

Pay to the order of Higher Education Assistance Foundation ("HEAF") without recourse, provided, however, notwithstanding this indorsement without recourse, the undersigned hereby expressly:

- Warrants that:
  - no defense of any party is good against the undersigned; and
  - the undersigned is not in default under the terms of that certain Lender Agreement for Guarantee of Student loans with Federal Reinsurance ("Lender Agreement") between it and HEAF, in accordance with which payment of the indebtedness evidenced by this instrument was guaranteed by HEAF
- Disclaims the implied warranty that it has no knowledge of any insolvency proceeding instituted with respect to the maker of this instrument and instead warrants that to the extent it has knowledge of any such proceeding it has disclosed the same to HEAF, but no other implied warranties are hereby disclaimed.
- Acknowledges that:
  - upon payment in full by HEAF of the claim submitted by the undersigned pursuant to the aforesaid Lender Agreement, HEAF will have discharged all of its obligations to the undersigned arising out of said Lender Agreement; and
  - notwithstanding payment by HEAF of the undersigned's claim and acceptance by HEAF of transfer of this instrument in consideration thereof, HEAF has not waived any rights that it may have against the undersigned pursuant to the terms of the aforesaid Lender Agreement.

SIGNATURE <i>X Gaylene F. Rose</i>	
TITLE Gaylene F. Rose, Claims Manager	DATE 3/30/19

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I hereby certify that I have read the materials explaining the federal student loan program which have been provided to me and that I understand my responsibilities and my rights under that program.

**SCHOOL CERTIFICATION**

I hereby certify that the student named in Section A of this application is accepted for enrollment or is enrolled as at least a half-time student, and is making satisfactory progress in a program determined to be eligible for this loan program. I further certify that the student has been determined by this institution, under the regulations applicable to this loan program, to be eligible for the loan applied for. I further certify that based upon records available at this institution and due inquiry to the student, the student has satisfied the requirements under the Selective Service Act necessary to receive financial aid, is not in default on any loan made under any Title IV student assistance program identified in 34 CFR Part 668, and is not liable for any refund of any grant made under any Title IV student assistance program identified in 34 CFR Part 668. I further certify that this institution will comply with all applicable provisions of federal law and the rules, regulations, policies, and procedures of HEAF in the administration of this loan. The information provided in Sections A and B and the School Certification is true, complete, and correct to the best of my knowledge and belief.